

United States Bankruptcy Court

Northern District of Illinois

Case No. 08-33951

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Ryan Dempsey
2626 Lakeview Ave.
Apt. 1303
Chicago, IL 60614

Eileen M. Dempsey
2626 N. Lakeview Ave.
Apt. 1303
Chicago, IL 60614

Social Security / Individual Taxpayer ID No.:

xxx-xx-1646

xxx-xx-7299

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 16, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-33951

User: froman
Form ID: bl8

Page 1 of 2
Total Noticed: 29

Date Rcvd: Sep 16, 2009

The following entities were noticed by first class mail on Sep 18, 2009.

db/jdb +Richard Ryan Dempsey, Eileen M. Dempsey, 2626 Lakeview Ave., Apt. 1303,
Chicago, IL 60614-1811

aty +Forrest L Ingram, Forrest L. Ingram, P.C., 79 W Monroe Street, Suite 900,
Chicago, IL 60603-4914

tr +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800,
Chicago, IL 60654-4766

12953600 American Exptress, Box 0001, Los Angeles, CA 90096-0001

12953602 +Atlantic Card, PO Box 13386, Roanoke, VA 24033-3386

12953603 +Baker & Miller, 29 N Wacker Drive, Chicago, IL 60606-2854

12953604 Banana Republic, PO Box 103104, Roswell, GA 30076

12953607 +Chillicothe Construction, 2626 North Lakevie Avenue, Apartment 703, Chicago, IL 60614-1810

12953608 +Citibank, Blatt,Hasenmiller,Leibsker,&Moore, 125 S. Wacker Dr., Ste. 400,
Chicago, IL 60606-4440

12953609 +Citibank, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507

12953611 +DSNB Macy's, c/o Capital Management Services, 726 Exchange Street, Ste. 700,
Buffalo, NY 14210-1464

12953613 +First USA Bank / Milage Plus, c/o Resurgence Financial, LLC, 4100 Commercial Avenue,
Northbrook, IL 60062-1833

13044567 +GMAC, PO BOX 130424, Roseville, MN 55113-0004

12953614 +George J. McCarthy, Messer & Stilp, Ltd, 166 W. Washington St, Ste 300,
Chicago, IL 60602-2390

12953618 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338

12953619 John Bielski II, Messer & Stilp, Ltd., 166 W. Washington, Ste. 300, Chicago, IL 60602-2390

12953622 +Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640

The following entities were noticed by electronic transmission on Sep 16, 2009.

tr +EDI: BRMFOGEL.COM Sep 16 2009 19:38:00 Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson,
321 N Clark Street Suite 800, Chicago, IL 60654-4766

12953599 +EDI: BECKLEE.COM Sep 16 2009 19:38:00 American Express, c/o Becket and Lee, Po Box 3001,
Malvern, PA 19355-0701

12953601 +EDI: ACCE.COM Sep 16 2009 19:38:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036

12953605 +EDI: BANKAMER.COM Sep 16 2009 19:38:00 Bank Of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119

12953606 +EDI: TSYS2.COM Sep 16 2009 19:38:00 Bloomingdale's, 9111 Duke Blvd, Mason, OH 45040-8999

12953609 +EDI: CITICORP.COM Sep 16 2009 19:38:00 Citibank, Attn: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507

12953612 +EDI: WFNNB.COM Sep 16 2009 19:38:00 Express, PO Box 182273, Columbus, OH 43218-2273

13044567 +EDI: GMACFS.COM Sep 16 2009 19:38:00 GMAC, PO BOX 130424, Roseville, MN 55113-0004

12953615 +EDI: HFC.COM Sep 16 2009 19:38:00 HSBC, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213

12953616 +EDI: HFC.COM Sep 16 2009 19:38:00 HSBC, PO Box 15521, Wilmington, DE 19850-5521

12953617 +EDI: HFC.COM Sep 16 2009 19:38:00 HSBC - Neiman Marcus, Attn: Bankruptcy, PO Box 15522,
Wilmington, DE 19850-5522

12953621 +EDI: TSYS2.COM Sep 16 2009 19:38:00 Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053

12953620 +EDI: TSYS2.COM Sep 16 2009 19:38:00 Macy's, DSNB Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053

12953622 +EDI: PHINPINN.COM Sep 16 2009 19:38:00 Pinnacle Credit Services, PO Box 640,
Hopkins, MN 55343-0640

12953623 EDI: PHINPLAZA.COM Sep 16 2009 19:38:00 Plaza Associates, 370 Seventh Ave.,
New York, NY 10001-3900

12953624 EDI: WFNNB.COM Sep 16 2009 19:38:00 Victoria's Secret, P.O. Box 182128,
Columbus, OH 43218-2128

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12953610 Colorado Dept. of Revenue

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 08-33951

User: froman
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.